

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**FILED
2/11/22 1:36 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

BRIAN CRAIG FITZGERALD
COLLEEN MARIE FITZGERALD
Debtor(s)Ronda J. Winnecour
Movantvs.
No Repondents.

Case No.: 16-10984 TPA

Chapter 13

Document No.: 178

ORDER OF COURT

AND NOW, this 11th day of February, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT


U.S. BANKRUPTCY JUDGE jlm

In re:
Brian Craig Fitzgerald
Colleen Marie Fitzgerald
Debtors

Case No. 16-10984-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 11, 2022

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Craig Fitzgerald, Colleen Marie Fitzgerald, 16469 Route 957, Bear Lake, PA 16402-3733
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14306569	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14306578	+ Discover Personal Loan, 502 East Market Street, Greenwood, DE 19950-9700
15336166	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14306580	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
14306584	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14306581	+ Paul E Landin DMD, 12605 Jackson Run Road, PO Box 597, Sugar Grove, PA 16350-0597
14306583	+ Pnc Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14306590	+ Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:08:00	PNC Bank National Association, PO Box 94982, Cleveland, OH 44101
cr	+ Email/Text: bncmail@w-legal.com	Feb 11 2022 23:09:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14306567	+ Email/Text: ally@ebn.phinsolutions.com	Feb 11 2022 23:08:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14363745	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:40	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14306568	+ Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:42	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14306573	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:08:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14320293	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:08:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14370535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14306571	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:45	Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14306572	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:53	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14306574	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	Comenity Bank / Bon Ton, 3100 Easton Square

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			Plaza, Columbus, OH 43219-6232
14306575	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	Comenity Bank / Peebles, Po Box 182125, Columbus, OH 43218-2125
14306576	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	Comenity Bank / Victoria Secret, Po Box 18215, Columbus, OH 43218
14309843	Email/Text: mrdiscen@discover.com	Feb 11 2022 23:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14306577	+ Email/Text: mrdiscen@discover.com	Feb 11 2022 23:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14309411	+ Email/Text: dplbk@discover.com	Feb 11 2022 23:09:00	Discover Personal Loans, PO BOX 30954, Salt Lake City, UT 84130-0954
14306570	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 11 2022 23:18:49	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14306579	+ Email/Text: PBNCNotifications@perituservices.com	Feb 11 2022 23:08:00	Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14361071	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2022 23:09:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14364835	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:08:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14380032	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307631	+ Email/PDF: rmscedi@recoverycorp.com	Feb 11 2022 23:18:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14306582	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:42	PayPay Credit, PO Box 5138, Timonium, MD 21094-5138
14951924	+ Email/Text: bncmail@w-legal.com	Feb 11 2022 23:09:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14306585	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:34	Synco / Toys R Us DC, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14306586	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:34	Synchrony Bank / JCPenneys, Po Box 965064, Orlando, FL 32896-5064
14306587	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:42	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14306588	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:50	Synchrony Bank / Old Navy, Po Box 965064, Orlando, FL 32896-5064
14306589	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:42	Synchrony Bank / Sams Club, Po Box 965064, Orlando, FL 32896-5064
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14363746	*	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14370047	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741

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User: auto

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TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Colleen Marie Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Brian Craig Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper lorraine@mvrlaw.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Goldman Sachs Mortgage Company mmiksich@kmlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10